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FEDERAL CROP INSURANCE CORPORATION  
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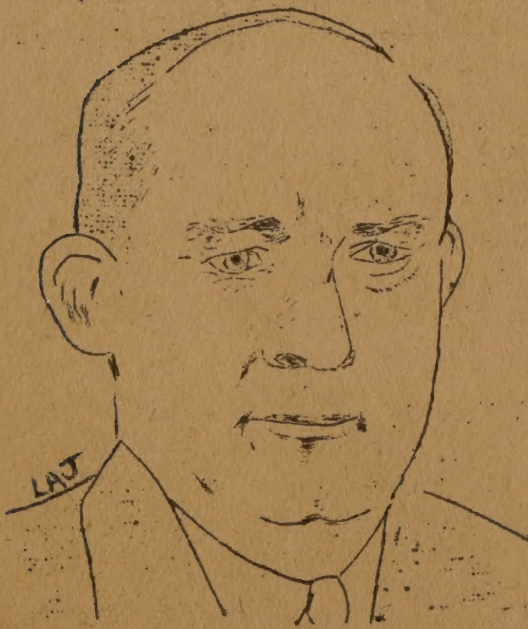
F. C. I. NEWSLETTER

LET'S KNOW EACH OTHER BETTER

The NEWSLETTER plans in this and in future issues to publish concise informative sketches of the Corporation's personnel in Washington and in the field. Exigencies of war and liquidation have resulted in many new faces in the Corporation; therefore, these short sketches giving the background of people in the Corporation will be published from time to time in order that we may become better acquainted. This NEWSLETTER leads off with a thumb-nail sketch of the Manager -

J. CARL WRIGHT

It was in July 1941 that the management of FCIC requested Carl Wright to assume responsibilities of directing the cotton phase of the insurance program. He accepted and moved with his family to Washington where they now reside, although he still continues to operate his farm at Sentinel, Oklahoma.



In June 1942 Mr. Wright became Assistant Manager of the Corporation and in September 1943 its Manager.

Carl, as he is known among his friends (and who isn't?), began farming on his own in 1919 and operated his own farm in person until 1938 when he accepted the position of State Crop Insurance Supervisor for Oklahoma.

His father moved to Southwest Oklahoma, homesteading in



Washita County, in 1892 when the country was opened for settlement by the Government. It was on this farm 45 years ago that Carl Wright was born, and he and his farmer are still farming this homestead as a part of their farming operation.

"My farming operations varied from 160 acres in the beginning to approximately 650 acres at the time I moved from the farm in 1938. The major portion of the grain farming was wheat with a sizeable acreage of oats, barley, and grain sorghums. The cotton acreage varied by years, as would the other crops in proportion of the amount of land farmed in a particular year. Usually, however, we would grow from 100 to 300 acres of cotton," Mr. Wright said.

In addition to his farming operations, Mr. Wright has had long and successful experience in business, government and community affairs. In 1935 his home county elected him to membership in the State Legislature where he served one term, during which he was Chairman of the House Committee on Agriculture. In 1936 he was elected President of the non-dues-paying Oklahoma Farmers Emergency Association, and in 1929, with others in his community, he organized the Farmers' Cooperative Gin Association, acting as Secretary-Treasurer for eight years. During that period, he said approximately \$100,000 was paid in cash dividends to stockholders.

During the same year (1929) Mr. Wright became interested in and established an insurance agency in his community, writing life insurance, property, automobile, and hail insurance.

In 1937 Mr. Wright entered the farm machinery business, representing the John Deere Company, with headquarters at Clinton, Oklahoma. In 1933 he was elected AAA Community Committeeman, in 1934 County Committeeman, and in 1938 he was appointed to the position of State Crop Insurance Supervisor. In June 1941 he was called to Washington by the management of FCIC to direct the cotton crop insurance program.

Mr. and Mrs. Wright have three sons--"W.E.", the eldest, is now among the occupation forces under General MacArthur in Japan, and Don and Phil are pursuing their education in Washington. When asked about his hobbies or recreation, Mr. Wright said, "I like good cigars and all kinds of games--particularly golf--when I have the time and opportunity to play."



### CROP INSURANCE ON TRIAL BASIS

The Board of Directors of the FCIC at a meeting held October 24 discussed the advisability of extending the crop insurance programs on a trial basis to crops other than tobacco and corn in 1946.

Although Congress authorized the addition of a limited number of other crops to the trial programs annually, and although studies have been made with respect to citrus fruits, potatoes, and peanuts, the Board felt that the development and perfection of a sound and well-rounded insurance program could best be attained by placing emphasis on programs now in effect. However, the Manager was directed to continue studies on citrus fruits, potatoes, and peanuts for the purpose of offering insurance on one or more of these crops in 1947 if experience and conditions justify.

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### WHAT STATE DIRECTORS ARE SAYING

IOWA: A large percentage of Iowa's holders of FCI contracts had seeded their wheat fields on October 14, more than 6,000 applications having been received and approved in the state office, State Director O'Reilly reports.

INDIANA: Bad weather and delay in harvesting soybeans is delaying seeding of wheat, State Director Thompson writes. "Some holders of contracts may fail to get in their wheat, thereby increasing the number of applicants with no wheat seeded for 1946," he said. The corn crop is good, some of it now ready to crib.

NEW JERSEY: State Director Bergey reports considerable interest in potato crop insurance in counties visited. Requested actuarial data had been obtained and were being forwarded to Washington. Heavy frosts, the first week in October, damaged some late-planted tobacco. Arrangements had been completed for the Tobacco Conference, November 14-15, at Lancaster, Pennsylvania.

TENNESSEE: State Director Shoulders reports 32 counties qualified for wheat insurance in 1946, with seven counties failing to qualify.

SOUTH DAKOTA: Following a recent AAA meeting in Turner County, State Director Paulsen writes: "It was suggested corn insurance contracts be written in the future the same as wheat--on a 3-year basis". Consensus of those at the meeting was there would be "few losses on corn



despite a few fields drowned out during May and June".

WASHINGTON: How's this for poetic expression? "The hills of the State of Washington are turning green, as winter wheat rapidly springs forth."--State Director Camp.

NEBRASKA: Up to October 15 no wheat losses had been made known to Acting State Director Robertson.

OREGON: In addition to 19 counties with 1,292 insured operators already qualified, State Director Boegli says at least one additional county will qualify for spring wheat insurance. "From county reports it is evident sales are more or less in proportion to the ability of sales agents," and he adds; "It seems necessary to spend more time and effort in the selection, training and supervision of agents if the FCI sales program is to be made most effective."

MISSOURI: Heavy frost, rain and cloudy weather in Southeast Missouri had further damaged the cotton crop, Carlton reported October 17. He also stated that the heavy frosts of October 8 and 9 had damaged considerable late corn. He expected that insured producers would want releases of at least a part of this acreage for immediate feeding. According to Mr. Carlton this is to "their best interest and to the best interest of the Corporation".

NORTH DAKOTA: With another week of favorable weather, wheat threshing would be completed, State Director Kettwig predicted on October 9. Unfavorable weather had not damaged grain to any great extent, although some hard wheat showed small amount of damage. However, cool nights, approach of frost and labor shortages were worrying potato growers. Kettwig said yields of 400 bushels per acre were reported in Walsh and Pembina counties and in irrigated fields in Williams county.

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#### SECOND ANNUAL FCI CARNIVAL

Practically the entire crop insurance personnel, accompanied by their wives, husbands, and sweethearts, frolicked for about four hours Friday evening, November 2, in the ballroom of the Roger Smith Hotel. Light refreshments, games and dancing were interspersed with rollicking conversation at the party sponsored by the Sunshine Club.



Maurice Ward, Personnel Director and chairman of the Carnival Committee, said 108 tickets were sold and that financially the affair "split even after paying Federal taxes". The occasion provided the opportunity for numerous new faces to become familiar with those with whom they are associated in the Corporation.

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#### NATION-WIDE PARTICIPATION IN CROP INSURANCE

Despite numerous handicaps, FCI came back this year to achieve a total coverage of approximately 550,000 farms producing wheat, flax, and cotton on a nation-wide basis, and corn and tobacco in a restricted number of counties where the two crops are being insured on an experimental basis for possible future nation-wide coverage.

Present participation in spring and winter wheat covers 364,191 farms, exceeding that of 1943. Other coverages include 113,183 cotton farms, 38,072 farms growing flax, 12,363 corn and 12,288 planted in tobacco.

Sales campaigns will get under way early in 1946 for the signing of applications for insurance on cotton, spring wheat, and flax. Part of the informative material to be used in these campaigns is already in the Government Printing Office, and additional material is being prepared with the intention that all of it will be in the hands of the states in ample time for effective distribution.

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#### COMMUNITY WAR FUND OVER-SUBSCRIBED

The Department of Agriculture allocated a quota of \$958.83 as FCIC's share in the recent Community War Fund Campaign. Final tabulations reveal that R. Lee Barnes, whom Mr. Wright appointed as chairman of the FCIC war fund committee, and his assistants raised and turned over to the Department \$993.50 for the fund. Mr. Barnes has been informed that FCIC ranked first among agencies in the Production and Marketing Administration and sixth in the Department.

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#### NORTHWEST AREA DIRECTORS' MEETING

E. W. Anderson, Northwest Area Director, has called a meeting of the state directors from the Northwest Area for the week of November 26.



In addition to the directors from these states, Mr. Holmes, Manager of the Denver Branch Office, and Mr. Luther, Northwest Area Fieldman, will be in attendance. This meeting is being called for the purpose of a general discussion of administrative policy matters and to further review the 1946 Wheat Loss Adjustment Procedure.

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#### PURELY PERSONAL

Half a dozen veterans of World War II are back on their jobs or in other acceptable positions with the Corporation. Among them are:

Miss Marie H. Wehrle, formerly with the Chicago Branch Office, and now restored to the pay roll in the Denver Office, transferred at her request.

Robert C. Robinett, of the Chicago Branch Office, is now back there.

H. Timothy North was furloughed from the Kansas City Branch Office and is now employed in the Denver Branch Office.

Both Donald E. Christensen and John O. Williams are back in the Washington Headquarters following service in the armed forces.

Everett Sharp, formerly with AAA, is now with FCIC in the Washington Office.

OTHER ITEMS: State Director Archie Camp of Washington announces the resignation of his secretary, Miss Wilma Bageant, who leaves to be married and is succeeded by Miss Gloria Mae Victor.

J. Francis Buck, formerly Northeast Area Director, is now manager of the Chicago Branch Office. He succeeds John T. Ashford who resigned sometime ago.

Manager Carl Wright and Northwest Area Director Ervin Anderson are back in their offices, painters having completed their tasks. Other office space occupied by the Corporation is being given fresh coats of paint--another sign the war now is history.

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## OUTSTANDING SALES JOBS

With this issue of the NEWSLETTER we include, as a guide or example, the story we were able to write on information provided us by Arkansas State Director Dupree.

To date we have received 25 write-ups from an even dozen state directors, a number of whom failed to supply such pertinent details (essential for a complete and intelligent story) as the number of signed applications, the number of allocated prospects, and the number of contracts.

We hope the Hearon article which follows will assist state directors in gathering facts on which we can base stories of outstanding sales performances to be supplied as they become known to state directors of crop insurance.

### ARKANSAS FARMER SELLS 130 CONTRACTS IN 10 DAYS

SELECTING as his territory the entire southern half of Lonoke, his home county and a high production area, Mr. C. R. Hearon, farmer of Route 2, England, Arkansas, within 10 days in the recent cotton crop insurance campaign, sold 130 contracts covering 150 farms with a total of 8,000 acres. Mr. Hearon informed State Director C. S. Dupree that after fully explaining benefits to be derived from insuring production, he obtained a contract from every prospect contacted except two.

In discussing with Mr. Dupree his reasons for becoming an FCI salesman, Hearon said the Government had offered assistance to farmers to help them increase production and improve fertility of their soil, and through various price support programs had guaranteed returns after the crop had been produced. However, Mr. Hearon continued, until the FCI program was available, nothing had been offered growers which guaranteed a crop income despite crop losses. According to Mr. Dupree, one of the principal factors inducing Hearon to become a sales representative for crop insurance was his belief the FCI program "was a step in the right direction for complete assistance to farmers in their operations". Another factor influencing Hearon was the full understanding of the program given him by



George Roth, Lonoke AAA county administrative officer, when Roth explained all details of the program to him.

Although the FCI program now is available to all cotton growers, Mr. Hearon declared, "the contract must be sold to them"; therefore, he determined to become a salesman in his home county. Like other insurance salesmen, he carefully approached each prospect, painstakingly pointing out the advantages of the coverage and protection offered by the contract, but "making little mention of the actual rate involved for the protection". The important point, Hearon emphasized, was protection and coverage--rates being incidental.

However, Hearon's sales record shows he overcame all objections, except in two instances. He said all of his customers seemed "pretty well satisfied with the program", and that two of them already had collected indemnities and probably two or three others would collect for losses due primarily to heavy rainfalls that drowned out young cotton when farmers were unable to replant.

Mr. Hearon informed State Director Dupree he had had no previous experience in selling insurance, that he enjoyed his work and his visits with cotton producers, and that he would be interested in continuing as an FCI solicitor in future campaigns.

November 19, 1945

